

The Review.

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No. 13.

THE FINAL VERDICT OF THE COAL STRIKE COMMISSION.

THE "Strike Commission" appointed by President Roosevelt for the settlement of the differences between the "Miners' Union" and the owners of the mines in the anthracite coal region of Pennsylvania, after five months of patient and thorough investigation of all the conditions in that section of the country, has rendered its decision, which is binding upon both parties to the controversy until March 31st, 1906.

As a matter of business policy, the verdict will be considered a "victory" by the miners as well as by the operators, and in order to get a clear understanding of the results accomplished it will be well to summarize the original demands made in comparison with the concessions granted, and also note the comments of the Commission in its report on certain claims made by both sides in the statements submitted.

The Miners' Union demanded :

1. Contract mine workers to get 20 per cent. advance in prices.
2. An eight-hour day for employés paid by the hour, day or week.
3. Mining of coal to be paid for by weight.
4. Recognition of the United Mine Workers of America.

The Strike Commission awarded :

1. An advance of 10 per cent.
2. A nine-hour day to company men ; an eight-hour day to engineers, pumpmen, and firemen.
3. Rejected.
4. Rejected.

The Commission also decrees that, where the miners demand a check weighman, the company shall employ one and he shall be paid by the miners ; also that a Board of Conciliation shall be provided to settle all disputes arising out of the interpretation of

the award of the Commission, and that the miners' organizations shall have the right to select one-half the members of said Board; that there shall be put into operation a sliding wage scale to increase wages according to output and price at tidewater; that there shall be no discrimination in the employment of men; that the advance in wages shall date from Nov. 1st, 1902, and shall be paid on or before June 1st, 1903.

Such is in substance the decision of the Strike Commission, generally recognized as impartial and fair-minded. That an increase of wages would be granted, was a foregone conclusion, in view of the high prices for coal and corresponding high cost of living, and that the Commission, in spite of these facts, granted but half the miners' original demands, shows clearly how exorbitant was the increase desired. The 9 hour day was practically in operation throughout the region, and enforcing an 8 hour day for certain branches amounts really to a nullification of the proposed advance in wages. The "bone of contention" and main cause of the strike were demands No. 3 and 4 made by the miners, and the flat rejection of both of them fully justifies the stand taken by the mine owners, that neither of these could be granted without serious injury to the properties involved.

The Commission is very plain and emphatic in its statements regarding the rights of miners' unions to enforce their dictates upon the management of collieries; the "boycott," violence employed against non-union men, restriction of production, etc., are severely condemned. The sentence of the report: "The contention that the majority of the employes in an industry, by voluntarily associating themselves in a union, acquire authority over those who do not so associate themselves, is untenable," is a fair notice to union labor that it must respect the rights of the non-union man and also of the employer,—a reminder very much needed at the present time.

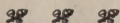
The Commission finds the social condition of affairs in the anthracite field not essentially different from social conditions in other industrial districts, and that the average daily earnings of the coal miners for 1901 compare favorably with the average earnings of laboring men in other occupations requiring substantially the same skill and training.

That disposes of the claim, set up by the miners' organizations, that the children in that region are compelled to work for wages because their parents can not earn enough to support the family.

In short, the thorough investigation of the Strike Commission has pretty well established the fact, known to unprejudiced observers but not to the public before its report was published, that the condition of the mine workers in the anthracite fields was

not any worse, but rather better, than the condition of industrial workers elsewhere in the U. S. It also shows that the recent strike, with its consequent losses to miners and operators, to the State, to all sort of industries the whole land over, not to speak of the serious danger to life and health of untold thousands caused by lack of coal, could have been avoided if the workmen had met their employers in a spirit of fairness, instead of insisting upon "recognition of the union" and making war on every man who, independent of the union fetters, desired to exercise his right of working when he had a chance.

A large element of the population of the coal region profess to be Catholics. During the fight, we are sorry to say, there was little evidence that the teachings of our holy Church guided the striking miners. Now that the Strike Commission, of which a Catholic Bishop was a prominent member, has decided the question against the union, will the lesson be heeded?



THE ADMINISTRATION EXPENSES OF CATHOLIC MUTUALS

COMPARED WITH THOSE OF THE "REGULAR" MUTUAL LIFE
INSURANCE COMPANIES.

In criticizing our remarks in THE REVIEW (No. 7) on the "new blood" fallacy in fraternal insurance, the *Denver Catholic* (Feb. 28th) confesses that its former editorials referred exclusively to the C. M. B. A., though that society was not named and the articles were couched in general terms. The editor also admits that he knows little of other Catholic insurance societies and indulges in the usual attacks on regular life insurance companies, claiming that the "insured" pays the "costly offices, excellent salaries, the solicitors, dividends to stockholders," and so forth. All these expenses are not incurred by Catholic societies, he continues, and for that reason alone, if for no other, the "insurance" furnished by them must cost the policy-holder less than insurance in "old-line" companies.

The *Denver Catholic* is referred to the official report of the Insurance Commissioner of Pennsylvania for the year 1901, the latest out. There is a list of 14 insurance companies, each over 25 years old, with no stockholders, owned and operated by policy-holders, for their own exclusive benefit. Said report shows the income and expenses for 1901 to have been as follows :

	For premiums.	For interest, Rents, and Miscellaneous.	Expenses.
Penn Mutual,.....	9,682,902.33	2,350,231.09	2,350,239.76
Presbyterian M. B....	200,969.53	66,310.04	29,670.72
Connecticut Mutual..	5,109,053.53	3,073,420.33	1,391,204.63
Massachusetts Mutual	5,137,291.63	1,170,289.26	1,190,026.53
Michigan Mutual.....	1,303,114.80	372,098.57	466,466.51
Mutual Benefit.....	11,006,984.89	3,646,239.03	2,483,313.63
Mutual Life.....	51,446,787.73	14,177,517.78	13,772,936.60
National Vt.....	4,307,486.10	1,000,783.58	1,150,452.05
New England Mutual.	4,231,685.08	1,396,812.75	1,002,540.50
New York Life.....	56,412,619.31	14,389,931.56	13,373,494.21
Northwestern.....	22,619,068.08	6,852,715.94	4,498,455.68
Phoenix.....	2,647,988.39	724,328.67	739,070.39
State.....	3,360,514.28	819,462.73	793,132.30
Union.....	1,733,308.26	361,833.68	669,124.28

Total, - - 50,401,975.01 43,910,127.79

Even the *Denver Catholic* will see from these official figures that in all but five of these companies the income from interest, rent, and other sources (not paid for insurance) more than covered the expenses of management (including "costly offices, excellent salaries, solicitors," etc.) and taking the aggregate, not only were all expenses paid by the miscellaneous income exclusive of premiums, but a profit of over six million dollars was left without touching the premium income at all.

Certainly the policy-holders in these companies had little reason to complain of the expense account.

The same report shows the experience of the members of 11 Catholic "insurance" organizations for the same year to be as follows:

(The percentage given shows the ratio of the deficiency of expense account to amount paid by members.)

	Paid by members.	Other income.	Expenses.	Per cent.
Am. Cath. Union....	27,925.46	478.99	11,279.17	38½
Cath. Ben. Legion...	1,355,336.34	12,030.79	30,609.30	1
Cath. Knights of A..	798,885.81	26,650.76	37,943.47	4
Cath. Order For....	868,028.12	35,911.15	88,498.21	6
Cath. R. & Ben. Ass.	74,987.20	780.38	18,703.82	24
Cath. W. Ben. Legion	97,039.09	2,620.71	9,407.12	7
Knights of Columbus	406,564.78	25,232.44	74,417.21	12
Ladies C. Ben. Ass..	463,216.68	31,065.62	64,151.80	9
Pa. C. Ben. League.	3,921.86	272.17	330.67	1½
Polish R. C. Union..	81,897.25	3,023.63	8,742.29	7
Womens' C. O. F....	394,072.79	8,010.31	30,767.90	6
Total, -	146,076.95	374,850.96		
Deficiency,	228,774.01			

In unpleasant contrast to the aggregate profit of over six million dollars shown above for the policy-holders of regular mutual life insurance companies, it cost the members of the 11 Catholic mutuals \$228,774.01 of their hard-earned money to pay the running expenses for 1901—having besides used every cent of miscellaneous income for the same purpose.

Besides paying death losses, the regular companies also paid to living members matured endowment, annual incomes, dividends, cash values for surrendered policies, and made more or less liberal loans on policies in force, all of which trouble the managers of Catholic mutuals happily escaped.

To lay aside part of the income for future need and properly care for such accumulations, is a duty both systems have in common, though on a widely different basis, and the relation of reserve fund to insurance in force may be of interest.

Condition of companies on December 31st, 1901:

	Assets.	Insurance in force.	Assets per \$1,000 of Insurance.
Penn. Mutual.....	48,631,975.17	242,051,662	\$200.91
Presbyterian M. B. . . .	1,385,868.70	6,415,350	216.00
Connecticut Mutual..	65,277,179.21	163,680,144	398.82
Massachusetts Mutual	28,340,016.12	146,106,721	193.97
Michigan Mutual.....	7,272,697.26	39,760,202	182.90
Mutual Benefit.....	78,385,815.16	291,290,244	262.23
Mutual Life.....	352,838,971.67	1,241,688,430	284.16
National Vt.....	22,384,263.37	108,573,050	206.17
New England.....	32,775,785.22	126,172,422	259.76
New York Life.....	290,743,386.46	1,365,369,299	212.94
Northwestern.	151,944,756.96	574,705,000	264.39
Phoenix.....	14,423,413.50	65,872,834	218.96
State.....	19,755,468.64	87,424,149	214.54
Union.....	8,991,038.34	52,945,044	169.82
Total, - -	1,123,150,635.78	4,512,054,551	Average.
Aggregate all life -	1,957,686,404.37	7,864,402,975	\$234.68
companies in Pa. -	58 per cent.	58 per cent.	

Of all the regular life insurance companies operating in Pennsylvania in 1901, the "mutuals" represented 58 per cent. in assets and over 58 per cent. in insurance in force, so we may judge that more than half the life insurance business of the Union was not done for the benefit of stockholders, but for the profit of the assured themselves. For every \$1,000 of outstanding insurance these "mutuals" held \$234.68 securely invested.

The Catholic mutuals held assets for insurance in force on December 31st, 1901, as follows:

	Assets.	Insurance in force.	Assets per \$1,000 of insurance.
Am. Cath. Union....	17,185.45	1,329,500	\$12.93
Cath. Ben. Legion...	2,108.19	59,198,500	0.03½
Cath. Knights of A...	602,252.55	35,134,000	17.14
Cath. Order of For...	300,122.43	100,497,900	3.00
Cath. R. & Ben. Ass.	29,330.10	5,690,850	5.15
Cath. W. Ben. Legion.	76,825.89	8,104,250	9.48
Knights of Columbus.	585,471.62	33,073,000	17.40
Ladies C. Ben. Ass..	70,927.87	60,959,000	1.16
Pa. C. Ben. League.	4,893.31	252,000	19.41
Polish R. C. Union..	42,983.33	6,344,750	6.77
Womens' C. O. F....	133,183.24	38,455,000	3.46

Or, on an average, they have \$8.72 (less than \$10) for every \$1,000 of outstanding insurance on hand !

The C. M. B. A. does not operate in Pennsylvania, and as a short history of that organization has already been submitted, nothing further about it need be said here. Since its advocates in the *Denver Catholic* evidently do not wish to study the principles of life insurance, why not enlighten their opponents on the system of the C. M. B. A.? Let a membership of say 1,000 men be illustrated from year to year, showing death losses and cost of insurance and how to provide for the last man, but without taking in new members. An insurance company can not be conducted permanently on the "endless chain" plan, since the supply of victims is sure to run short sooner or later.



CLERICAL AID-FUNDS.

A reverend dean in the East writes to THE REVIEW :

"For whom does the Priests' Relief-Fund exist? It seems in several dioceses it helps only those who have made themselves unfit for priestly work, while the honest priest who has lost his health in the priestly service, must expect no assistance as long as it can be proven that he has just enough to eat. Is it not queer that these questions arise more in dioceses in which money is plentiful than in those where bishop and priests are all alike poor missionaries, but well united by the bonds of filial love, respect, and confidence on the priests' side and a truly fatherly love on the side of the bishop?"

Our reverend friend would do well to read the instruction of the S. Congregation of the Propaganda on the title of ordination (See Third Plen. Council of Balt., Appendix, page 204). According to that instruction, every priest is to receive his becoming support from the title of his ordination. As that title, with us,

as a rule, is that of the mission for which he is ordained, it follows that the mission must furnish that support to every deserving priest who may be in need. And by "deserving" is meant not only the priest in good standing, but also the delinquent priest, "*dummodo non sit contumax.*" Hence the bishop who has accepted candidates for the priesthood *titulo missionis*, is bound to provide them with the necessary support. The usual method is to appoint them to a mission, but in case of inability to serve, he is bound to provide in some other manner, suited to the circumstances. Every indigent priest is entitled to that support, although not all in the same degree: the indigent priest in good standing is entitled to a *sustentatio honesta*, the delinquent, to the *sustentatio necessaria*.

Such, as far as we have been able to learn, is the law laid down by the Church. Outside of this diocesan aid-fund, there may be another. In many dioceses, voluntary funds have been formed among the clergy for mutual protection. After the manner of accident insurance, the members oblige themselves to pay a sick member in good standing a certain amount per month, or an old age pension. In such cases the society is, of course, bound to keep what it promises. Now, if the monthly allowance of the society, together with what the priest may have in his own name, is sufficient to furnish a becoming sustenance, the diocese may not be held to furnish more. For, as stated above, by their mission title only indigent priests have a claim upon the diocese. Hence the ordinaries do well to encourage and favor such organizations, independently from the diocesan aid-fund. However, to be of any permanent service, they must be carried on as a business on a business basis. If, on an average, each member is sick for 4 days in a year and a dollar a day is stipulated as sick benefit, it is evident that each member will have to pay at least four dollars per annum into this fund; if, moreover, old age pensions are to be paid, these must evidently be provided for by a corresponding premium, or the society will soon become bankrupt. Yet nowhere in the U.S., so far as we know, has an attempt been made to place these priestly aid-funds on a sound basis. They are run as loosely as our Catholic lay mutuals. In some dioceses, clergymen without regard to age, are assessed \$10 a year, and if that is not enough, they are called upon for another ten dollars, etc. Again we have dioceses where each priest is expected to pay a certain percentage of his salary, etc. The nearest approach to dividing the assessment burden equally among the members, may be found in the statutes of the Diocesan Aid-Fund of Indianapolis, where members are assessed according to age, but even there the assessments are not in proportion to the need.

Hence the small degree of satisfaction hitherto obtained from these aid-societies. As long as applications for aid are rare, the thing may work smoothly, but if by chance they multiply, there is trouble. Some one not absolutely sick is told by his physician to take a rest; he applies for aid and obtains it. Another, seriously ill, applies later and is told there is no money on hand. The society has no legal standing, he gets nothing, although he may have paid all his dues. Hence dissatisfaction.

That dissatisfaction increases where the diocesan aid fund and the voluntary aid fund are run under the same management. In such cases a delinquent priest may seem to obtain undue favors, while the deserving priest is apparently neglected. Usually, in delinquency, the case is clear to the bishop. Either he must take care of the culprit, or the culprit is lost. Hence he must be provided for. But is the evidence as plain in other cases? And until the need is evident, the bishop is not bound to act. The officers may plead lack of funds and hence no relief is obtained.

What to do about it? Let the diocesan aid-fund be kept strictly separate from any voluntary aid-fund. Let the voluntary aid-funds be duly incorporated and managed on a sound business basis. Then the member in good standing will obtain relief according to the statutes, and no odium can fall on the ordinary, as if he favored delinquents at the expense of those who have faithfully done their duty.

Nor is it at all queer that in dioceses where bishops and priests are equally poor, such quarrels do not occur. There, all know the circumstances and are satisfied. Where wealth accumulates, on the other hand, it is bound to create the passions that are inseparable from what Juvenal already so aptly branded as "funesta pecunia."

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INVESTING IN RAILROAD STOCKS AND BONDS.—II.

STOCKS VERSUS BONDS.

While in 1890 the amount of stock was less than that of the funded debt, being only 46.73 per cent. of the total capitalization (including at this time the floating debt), bonds made 48.47 per cent. In 1900 the stock exceeded the funded debt, having increased to 50.87 per cent. of the total capitalization (excluding the floating debt), bonds being 49.13 per cent.

The first railroads in the U. S. were built on stock. All the bonds that were issued were debentures, as is still the practice in England. The total amount of stock issued up to 1855 exceeded the bonds by 42 per cent. This condition existed every-

where except in the West, where the bonds were in excess. The proportion, however, was reversed in the next decade (1855-1865), when speculation was rampant and railroads were extended rapidly without regard to economy of construction. Building upon bond issues prevailed. Then came the panic of 1873, with the result that nearly \$500,000,000 of bonds were defaulted. Bonds continued to preponderate until after the reorganization of railroad properties in the years 1893-1897, which aimed at reducing fixed charges by substituting stocks for bonds. 57 companies reorganized during the period and effected a reduction of fixed charges to the amount of \$19,600,000. Thus stocks increased and bonds decreased, so that in 1897, there were more stocks than bonds. In 1900, the increase in stocks was more than two and a half times greater than the increase in funded debts; but this, according to the statistician of the Interstate Commerce Commission, can hardly be interpreted as a healthy tendency, since the increase in indebtedness alone exceeded the probable cost of railroad construction during the year.

The policy of railroad managers has been of late, in general, to secure new capital by issuing additional stock, instead of increasing funded indebtedness, or as the Union Pacific and Baltimore & Ohio did, by debentures convertible into common stock. Very recently, however, some roads have substituted bonds for stock at exceedingly high valuations, as compared with previous standards. According to estimates made by the *Commercial and Financial Chronicle*, \$367,000,000 of stock have been withdrawn recently and replaced by \$559,000,000 of bonds. On an average, more than \$150 in bonds has been substituted for \$100 in stock. This substitution not only increases railroad capitalization at the rate of 50 per cent., but necessitates payment of interest on the bonds issued, if the companies are to keep out of the hands of receivers.

DISTRIBUTION OF STOCKHOLDINGS.

Whilst the majority of securities in the case of some roads are held by a few large holders, the remainder is widely distributed among small investors. The entire amount of stock of some roads is held in small blocks. The largest stockholder of the Boston and Albany owns only 3,000 shares; no fewer than 4,645 persons own less than ten shares each. The share owners of the Eastern Trunk are reported to number 99,826. In the case of one road, 50 per cent. of the share owners are women. In 1897 the late George R. Blanchard estimated the number of railroad stockholders in the U. S. to be 950,000, of bondholders, 300,000.

According to the *Yale Review* for November, 1900, on Jan. 1st,

1899, England held about \$2,500,000,000 of our railroad securities, Holland \$240,000,000, Germany \$200,000,000, Switzerland \$75,000,000, France \$50,000,000, the rest of Europe, \$35,000,000. The heavy balance of trade in our favor may have caused some drain of American securities from Europe, but on the other hand, there have been recent large investments of European capital in this country, so that the amount of foreign holdings of our railroad securities may be still in the neighborhood of \$3,000,000,000.

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THE PARTIAL REPEAL OF THE GERMAN ANTI-JESUIT LAW.

On February 4th, when in the debate on the budget in the Reichstag, the salary of the Chancellor was reached, Dr. Spahn, leader of the Centre-party, rose and demanded to know from the Chancellor why the Bundesrath had never taken any action on the bill passed by the Reichstag for the repeal of the law against the Jesuits. The inaction of the Bundesrath amounted to an insult against the Reichstag. The Chancellor immediately replied and amid dead silence read the following statement: "The federated governments will not consent to the granting of Jesuit establishments in the empire, for the same reasons that led to the enactment of the law of July 4th, 1872, dissolving such establishments. On the other hand, I believe that the religious situation in Germany has undergone such changes that there is no further necessity of subjecting individual German citizens to exceptional laws for the sole reason that they are members of the Society of Jesus; or of giving the authorities of the empire the power of expelling foreign Jesuits. I shall therefore use my influence with the Prussian members of the Bundesrath for the repeal of this second part of the law."

Dr. Spahn replied that while they would never cease demanding the repeal of the entire law as a matter of simple justice and equal rights, they were grateful for this first instalment, and in the name of the Reichstag, of the Centre-party and the Catholic people, he thanked the Chancellor.

The Socialists said that they could not join the Centre in this expression of thanks; that all this rubbish of exceptional laws, to which they were absolutely opposed, should be swept out of existence, and that the government was very short-sighted in leaving in the hands of the Centre this weapon of the unrepealed remnant of the law. The other parties, too, as well as most of the papers, were of the opinion that the whole law might as well have been repealed at once—a repeal which could not be delayed long in any case.

The promised repeal means that while the Jesuits will not be

allowed to establish in Germany colleges and other houses in accordance with their constitutions, they will be enabled to live together in small residences, and above all, they will be free to give missions, retreats, apologetic conferences, and undertake other works of the ministry, without let or hindrance, whenever and wherever they are invited to do so by the bishops. It is significant that foreign Jesuits are included in the promised repeal. It has been said, rightly or wrongly, that the Emperor was personally opposed to the return of the Jesuits. Be that as it may, any one who has followed the trend of political affairs in the empire, must have seen for some time that the repeal of this odious law could be delayed no longer. If the tariff bill had miscarried, the Chancellor would have been asked to resign. Now, it was the Centre that passed the bill, and the position of the party is stronger than ever. Then there are certain *imponderabilia* which have much weight with the Emperor, who is a man of imagination. The French government has just expelled the Jesuits, among whom there are many Alsatians, Frenchmen by choice. They may now, by favor of the German government, return and live and labor in their own country, at least as foreigners. The Crown-prince will visit the Holy Father early in the spring, and the Emperor himself a little later. The actual repeal of the law will pretty nearly coincide with these visits. How very gracious then will be the reception of these Protestant princes at the Vatican!

The Jesuit law reads as follows: "§ 1. The Society of Jesus and affiliated orders are excluded from the territory of the empire. Establishments of these orders are prohibited; those existing must be closed within six months. § 2. Members of the Society of Jesus and affiliated orders, if foreigners, can be expelled from the territory of the empire; if citizens, their sojourn in certain districts and localities can be forbidden to them, or a residence assigned to them." It is the second paragraph which will be repealed.

We may recall here the nature and make-up of the Bundesrath. The Bundesrath represents in the legislature of the empire, the sovereign princes or their governments. Fifty-eight votes are cast—seventeen by Prussia, six by Bavaria, four each by Saxony and Württemberg, three each by Baden and Hesse, two each by Mecklenburg and Braunschweig, one each by the other small states and the three Hanseatic towns. The votes of a state can not be split, that is to say, they are cast as a unit for or against a bill. The Chancellor of the empire is President of the Bundesrath. In the present case, the Chancellor, as Prime Minister of Prussia, will instruct the Prussian members to vote for the re-

peal; most of the others, perhaps all, will follow suit. And thus, after thirty years of exile, the hunted Jesuits will re-enter the German empire.—*Messenger*, No. 3.

[Unfortunately, there again seems to be a hitch, and the Catholic press of the Fatherland is anxiously enquiring: Why does not the Bundesrath act? Meanwhile the enemies of the Jesuit order, who are the enemies of the Church, are trying by hook and by crook to stir up a wave of public indignation against the repeal of the infamous law.]

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BOOK REVIEWS AND LITERARY NOTES.

The Whole Difference. By Lady Amabel Kerr. London, Sands & Co. St. Louis, B. Herder. Price \$1.60.

In this novel the unhappy consequences of a mixed marriage and the many snares and pitfalls encountered by Catholics whose associates are not of the faith, are vividly pictured. The heroine comes perilously near marrying a non-Catholic herself, but is true to her principles and reaps, at the close of the volume, the reward which novelists owe to the virtuous creatures of their imagination. The essential difference between the Catholic and those outside the fold is well brought out in the discussions between the hero and heroine. The Catholic is "free under the law," while the non-Catholic is bound and trammelled by the despicable bondage of his pride-ruled will. The story is full of interest and the characters are well drawn. This and the sincere purpose of the book make it a welcome addition to the Catholic library of fiction.

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Hail! Full of Grace. Simple Thoughts on the Rosary, by Mother Mary Loyola. Edited by Father Thurston, S. J. St. Louis, Mo., B. Herder, 1902. Price \$1.35 net.

Mother Mary Loyola, to whom we are already deeply indebted, comes to us with a new volume more full than ever of solid and inspiring piety. The purpose of 'Hail! Full of Grace' is to help us in our meditations on the mysteries of the rosary, so that we may "imitate what they contain and obtain what they promise." He must be hard-hearted indeed who would not say his beads with more attention and devotion after reading even one of these little meditations. Not the least among the benefits to be derived from the writings of Mother Mary Loyola flows from her truly remarkable knowledge of the Scriptures and of the liturgy. Familiarity with the language of the Church is a great safeguard against self-deception and sentimentality in prayer and a very

sure means of becoming permeated with the spirit of our Holy Mother. This language is the most exact, the most unmistakable expression of the mind of the Church. The spiritual writer who remembers this fact, is possessed of a powerful means of good to his readers. The saints knew this well and unconsciously made the Church's tongue their own. Mother Mary Loyola has learned their secret. May 'Hail! Full of Grace' find its way into the hands and hearts of many to the strengthening and purification of their piety.



Beyond the Grave. From the French of Rev. E. Hamon, S. J., by Anna T. Sadlier. Second Edition. St. Louis, B. Herder, 1903. Price, \$1 net.

We are perhaps accustomed to think that very little is known of the life after death, and to find hell, purgatory, and heaven most difficult subjects of meditation. A little time spent in reading this book would destroy the delusion. From the Bible, the liturgy, and the writings of the Fathers, the saints, and the great theologians, enough has been gleaned to afford a very distinct idea of the life for which we are preparing. At this season, when the Church follows Our Lord through His passion and death, making ready worthily to celebrate His resurrection, a book like the present one is a timely and welcome aid to devotion.



Anchoresses of the West. By Francesca M. Steele. (Darley Dale). With Preface on Mysticism by the Very Rev. Vincent McNabb, O. P. St. Louis, B. Herder. London, Sands & Co. 1903. Price \$1.

The author has collated from various authoritative sources, accounts of the many holy women who chose, as fitting their vocation, the life of solitaries. A great deal of valuable and interesting historical matter is contained in the book, which closes with a description of the remains of anchorites' cells in England. These remains constitute the only shadow of foundation for that pleasing fiction which has found its way into literature, beginning with Marmion, and which ascribes to the Church the practice of punishing certain sins by the immuring or walling up alive of the culprit. A study of these pages would demonstrate to those who may give it credence how baseless is the calumny.



MINOR TOPICS.

The Public School in Minnesota. In No. 108 of the *American Catholic Quarterly Review*, Lorenzo J. Markoe gives extracts from the published annual reports of

Minnesota State school superintendents, from 1860 to 1900, in which the complete failure of the public school system in that State, both under Protestant and secularist superintendents, is made manifest. "Thus we find," the author says, "on the admission of our last State Superintendent, that, far from advancing the interests of the community, our State school system has actually retarded and impeded them. The testimony from start to finish, has all pointed to the facts that elementary English branches are not learned in our public schools, that the scholars are not fitted for commercial or business careers, that they are positively unfitted for agricultural pursuits, that simple reading and writing are not learned by them so as to make a 'plain serviceable use of the English language,' and that no progress worth noticing has yet been made in developing in them such a moral character and intellectual vigor as will make good citizens and noble men and women! And—bear it well in mind—these are the conclusions of our school officials, without one word from any Catholic source, or a single charge of our own." (Page 810.)

No Catholic need be surprised at this. According to the testimony of Mr. Eiselmeyer (Cfr. *THE REVIEW*, vol. IX., page 775) 300,000 of the 400,000 public school teachers of this country have received no professional training whatever; what can be the result of their teaching but failure? And yet these very persons claim that no one but them has a right to a share in the public school funds, and that what they receive is not enough; that their salaries should be increased and old age pensions added.

The "Inquisition-Monks."

"With the unfortunate appointment of monks to preside over the royal council of the Inquisition, religion was made a cloak to cover many acts of tyranny in Spain"—

such is the verdict pronounced publicly in the Catholic church at 32d St. and Benton Boulevard, Kansas City, Mo., by Rev. Fr. Dalton, Pastor. (Vide *K. C. Journal*, March 13th).

The reverend lecturer—writes one of our occasional contributors—whose theme was the Spanish Inquisition, seems to have forgotten the historical fact that, from the very beginning of the Inquisition, a Dominican—who, by the way, are generally called, friars, not monks,—Torquemada had been appointed Grand Inquisitor of Castile. Whence it would naturally follow from the sentence quoted, that religion was, from the very beginning, made "a cloak to cover many acts of tyranny," and that the Dominicans were responsible for the "many acts of; likewise that, in the course of centuries, the Dominicans were the sole perpetrators of a great deal of bloodshed.

That a Catholic priest can hurl such an accusation against an illustrious order, can only be explained on the supposition of either egregious ignorance or malicious aversion against religious orders in general. To sheer ignorance we must attribute also the following sentence. "The various popes, Nicholas V., Innocent VIII., and Leo X., pleaded constantly for mitigation of sentences and abolishment of the cruel features of the Spanish Inquisition." Now the first tribunal of this Inquisition was erected in 1481 at Seville, whence it follows that Nicholas V., who reigned from 1447-1455, could scarcely know anything of said Inquisition. As to Innocent VIII. (1484-1492) history tells us that by his Bull of February, 1485, he confirmed the approbation of this state machinery granted by Sixtus IV. About Leo X. we know little concerning his attitude towards the Inquisition. These are historical data which even an "interesting historical lecturer" should not disregard.

Those of our readers who have read the *Newman's Essay on Development*, note in our No. 2 (current volume), "Newman's Essay on the Development of Christian Doctrine Not a Catholic Book," will learn with interest that the *Dublin Review's* estimate of this work, as there quoted, is shared by Msgr. Turinaz of Nancy, one of the most eminent theologians among the bishops of France. "There is throughout this book a lack of clearness and precision," he says, in a recent pastoral letter (text in full in *La Vérité Française*, No. 3494,) and "those who so frequently and persistently invoke the authority of Cardinal Newman in the question of the development of faith, carefully omit to mention the fact that he wrote it while yet an Anglican."

The Missouri State Board of Mediation and Arbitration has issued its first report, covering the period from May, 1901, (its beginning) to December, 1902. The Board succeeded in settling strikes in twelve cases; its offices were refused five times; only twice it failed to bring about a settlement. In one instance, a strike was called off before the Board had given its decision.

The three members constituting the Board complain that lack of funds prevented them from taking up smaller labor troubles. That should not be. Missouri can well afford to appropriate sufficient money for such a good and noble purpose.

A clerical contributor writes:

"Both in the old and the new world certain disgruntled Catholics have fallen into the evil habit of employing the liberal press to air their grievances against ecclesiastical persons and institutions in a manner that is absolutely provoking. In Bavaria the abuse had grown to such an extent that the clergy of Wuerzburg, at a recent conference, adopted the following resolution:

"We deplore as one of the most shameful outgrowths of present-day polemics, as open treason against the sacred rights of our Holy Church, and as a degrading surrender of the priestly

honor, the fact that Catholic priests forget themselves so far as to make use of the enemy's press to vent in a spiteful manner their dissatisfaction with ecclesiastical persons and institutions, thereby causing confusion and scandal to the faithful, and giving joy and aid to the enemies of the Church.'—Salzburg *Katholische Kirchenzeitung* (No. 8.)

"It were well if some of our own Liberal clerics pondered these words seriously before again using the yellow sheets or the New York *Independent* as weapons against their Church."

Rev. Fr. Eggenstein writes to us from Marine, Ill., under date of March 21st:

"Not finding the Diocese of Alton in your list of dioceses having 50 per cent. or more of parish schools in proportion to churches with resident priests, I referred to the Catholic Directory for 1901, the latest at hand. It states: Churches with resident priests 90, parishes and missions with schools 65, which makes 72 per cent. Is it possible that the percentage has fallen below 50 in two years?"

It has fallen slightly, according to the Directory for 1903, which gives the number of churches with resident priests at 94, while the number of parishes and missions with parish schools remains at 65.

Nevertheless, the Diocese of Alton is entitled to a place in the table compiled by the *Southern Messenger* and reproduced in No. 11 of THE REVIEW, and we thank Fr. E. for calling our attention to the fact.

There are, in practice, two mistakes which uneducated Catholics make concerning the anointing of the sick. One is, shrinking from the administration from the fear that if anointed they must certainly die. The other is precisely opposite—people wanting the holy oils when there is nothing the matter with them. Our separated brethren, who are so prone to carp and criticise and find fault with us, will at least allow that Rome has always retained and practised the Sacrament of Extreme Unction which they have lost, and which some of them desire to revive.

"Next to religion we know of no word so sadly abused and made to cover so much rascality as this word 'American' or 'Americanism.'"—L. J. Markoe in the *American Catholic Quarterly Review*, No. 108, p. 801.

What about "patriot" and "patriotism"?

In the words of the Jewish novelist Zangwill, the modern play is nothing [but "snivel, drivel, and devil"]; Father Tabb in the *American Catholic Quarterly Review* (No. 109) shows all modern literature to be little more than "dirt, doubt, and despair."

